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REMARKSI. Introduction

In response to the Office Action dated March 14, 2007, claim 2 has been cancelled, and claims 1, 3 and 4 have been amended. Claims 1 and 3-21 remain in the application. Re-examination and re-consideration of the application, as amended, is requested.

II. Prior Art Rejections

In paragraph (2) of the Office Action, claims 1-7 were rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 4,114,027 (Slater) in view of "Raising Relationships II" by John R. Johnson (Johnson).

Applicants' attorney respectfully traverses these rejections. The Applicants' invention, as recited in independent claim 1, is patentable over the references, because it contains a specific combination of limitations not taught by the references.

The Office Action, however, asserts the following:

Claim Rejections - 35 USC § 103

2. Claims 1-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Slater et al., US 4,114,027 in view of Raising Relationships II by John R. Johnson.

Slater discloses, e.g. Figs. 1-6D, a method of forming financial processing using a database, e.g. 12, 14, 22, 23, in a computer, e.g. CS, comprising accounts, e.g. account balances/files/data, and performing transaction calculations, e.g. col. 4, 8-9, using selector functions, e.g. 31, 34, 35.

Johnson discloses attributes and factors used in profitability calculations, e.g. page 36, footnote 1.

To have provided attributes and factors used in profitability calculations for Slater would have been obvious to one of ordinary skill in the art in view of Johnson. The motivation for having done such would have been to use common knowledge computer processing means to perform common knowledge financial attributes.

Applicants' attorney respectfully disagrees.

Slater merely describes an automated banking system having a card-actuated remote transaction and cash dispensing unit interconnected with a central unit, wherein the remote unit is operable in either an "on-line" or "off-line" mode. The central unit uses the customer's account number to access the customer's account files, from which the central unit calculates working balances, an extended credit balance and a maximum cash limit. This calculated data, together with actual account balances and account descriptions are transmitted to the inquiring remote unit in a

reply message, wherein the remote unit determines from the account descriptions received in the reply from the central unit the identity of permissible transactions which a customer may select.

Johnson merely describes a five part profitability calculation for banks. The five part profitability calculation includes net interest revenue, other revenue, direct expenses, indirect expenses and risk provision.

However, the combination of Slater and Johnson only refers generally to banking systems and profitability calculations, but not the specific selector function used with the profitability calculations of Applicants' claims. Specifically, nowhere does the combination of Slater and Johnson teach or suggest selecting accounts and events from a database through a selector function, wherein the database includes an account table storing the accounts and an event log table storing the events that occurred for the accounts during a specified period, the selector function uses one or more selection criteria to determine which of the accounts and events should be selected from the database, and the selector function selects the accounts according to one or more specified dynamic event attributes of the selected events that vary both in number and identity of the event attributes; and thereafter performing one or more profitability calculations in the computer using attributes of the accounts and events, wherein the profitability calculations use one or more rules applied to the attributes.

Indeed, the Office Action only generally refers to Slater and Johnson, but does not cite any specific locations in Slater or Johnson that disclose a similar selector function for profitability calculations. Consequently, the rejections fail to provide a prima facie case of obviousness.

Applicants' claimed invention provides operational advantages over the system disclosed in the combination of Slater and Johnson. Applicants' invention describes financial processing including new functionality for the selection of account and event data stored in a database. The combination of Slater and Johnson fails to teach or suggest such financial processing, all of the elements used therein, or the relationships between the various elements.

Thus, Applicant submits that independent claim 1 is allowable over the combination of Slater and Johnson. Further, the dependent claims are submitted to be allowable over the combination of Slater and Johnson in the same manner, because they are dependent on independent claim 1, and because they contain all the limitations of independent claim 1. In addition, the dependent claims recite additional novel elements not shown by the combination of Slater and Johnson.

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III. Conclusion

In view of the above, it is submitted that this application is now in good order for allowance and such allowance is respectfully solicited. Should the Examiner believe minor matters still remain that can be resolved in a telephone interview, the Examiner is urged to call Applicants' undersigned attorney.

Respectfully submitted,

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G&C 30145.419-US-01